

**State:** District of Columbia    **Filing Company:** Monumental Life Insurance Company  
**TOI/Sub-TOI:** H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death & Dismemberment  
**Product Name:** AD2500GPM Rev. 11-13 Rate Filing  
**Project Name/Number:** Accidental Death Filings/H112-AD-SC

## Filing at a Glance

Company: Monumental Life Insurance Company  
Product Name: AD2500GPM Rev. 11-13 Rate Filing  
State: District of Columbia  
TOI: H03G Group Health - Accidental Death & Dismemberment  
Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment  
Filing Type: Rate  
Date Submitted: 12/04/2013  
SERFF Tr Num: AEGB-129322804  
SERFF Status: Pending Industry Response  
State Tr Num:  
State Status:  
Co Tr Num: AD2500GPM REV. 11-13 RATE FILLING  
Implementation: On Approval  
Date Requested:  
Author(s): Suzanne Cherluka  
Reviewer(s): Darniece Shirley (primary), Alula Selassie  
Disposition Date:  
Disposition Status:  
Implementation Date:  
State Filing Description:

**State:** District of Columbia  
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**Product Name:** AD2500GPM Rev. 11-13 Rate Filing  
**Project Name/Number:** Accidental Death Filings/H112-AD-SC

## General Information

Project Name: Accidental Death Filings  
Project Number: H112-AD-SC  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Group Market Type: Association  
Filing Status Changed: 12/20/2013  
State Status Changed:  
Created By: Suzanne Cherluka  
Corresponding Filing Tracking Number: 3Y001008

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Group  
Group Market Size: Large  
Overall Rate Impact:  
  
Deemer Date:  
Submitted By: Suzanne Cherluka

Filing Description:

RE: Rate Filing for AD2500GPM Rev. 11-13, et. al.

Enclosed is the rate file and actuarial memorandum that corresponds to our referenced Accidental Death & Dismemberment forms, which are pending in your Department under SERFF # AEGB-129322732.

## Company and Contact

### Filing Contact Information

Suzanne Cherluka, [suzanne.cherluka@transamerica.com](mailto:suzanne.cherluka@transamerica.com)  
100 Light Street, Floor B1 410-209-5259 [Phone]  
Baltimore, MD 21202

### Filing Company Information

Monumental Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 52-0419790	

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

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## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	12/20/2013	12/20/2013

#### Response Letters

Responded By	Created On	Date Submitted
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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/20/2013
Submitted Date	12/20/2013
Respond By Date	01/10/2014

Dear Suzanne Cherluka,

### Introduction:

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

### Objection 1

Comments: Please provide the status of this filing in the Domiciliary State.

### Objection 2

Comments: The Rate Review Data Detail section of the filing is missing. The State understands this is a new filing and not required, however completing would be preferred. Please correct, via post-submission update.

### Objection 3

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- AD2500GPM Rev. 11-13 Rate Schedule, [] (Rate)

Comments: Please follow the Health Rate Filing Procedures which can be found at:

<http://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Health%20Rate%20Filing%20-%20102012.pdf>

### Objection 4

- Actuarial Memorandum (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please provide the average annual premium for the proposed product.

### Objection 5

- Actuarial Memorandum (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please provide a detailed, line-by-line, make-up of expenses as a percentage of premiums. Each expense item should be accounted for separately and total 100%. Expenses such as profit, expected loss ratio, commission, e.g. should be included. Expenses such as taxes, administrative, et al should not be grouped together.

### Objection 6

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)

**State:** District of Columbia **Filing Company:** Monumental Life Insurance Company  
**TOI/Sub-TOI:** H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death &  
Dismemberment  
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- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- AD2500GPM Rev. 11-13 Rate Schedule, [] (Rate)

Comments: Please confirm: This rate review is limited to DC resident policyholders or DC domiciled group certificate holders.  
All other rate requests will need to be reviewed by that respective state.

**Objection 7**

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- AD2500GPM Rev. 11-13 Rate Schedule, [] (Rate)

Comments: Please note, this rate filing is subject to conformity with the corresponding forms filing. This department reserves the right to withdraw the filing if not.

**Conclusion:**

Sincerely,  
Darniece Shirley

State: District of Columbia Filing Company: Monumental Life Insurance Company  
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## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		AD2500GPM Rev. 11-13 Rate Schedule		New		Illustrative Premiums AD2500GCM Group.pdf,

## **Monumental Life Insurance Company**

### **Illustrative Premium Rates Group Accidental Death Insurance Policy AD2500GPM Rev.11-13/AD2500GCM Rev.11-13**

Illustrative Premium Example, assuming the group policyholder and the company agree to offer the benefits as listed. Amounts illustrated below provide the annual premium outlay.

<b>Benefit</b>	<b>Benefit Amount</b>	<b>Annual Premium Per Unit</b>
Accidental Death and Dismemberment	\$5,000	\$0.20
Optional Accidental Death and Dismemberment – Felonious Assault	\$5,000	\$0.60
Optional Accidental Death – Law Enforcement Officer	\$25,000	\$0.88
<b>Total Annual Premium</b>		<b>\$1.68</b>

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## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Cover Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	Act Memo AD2500GCM Rev 11-13 Group.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	Included in Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Monumental Life Insurance Company
<b>TOI/Sub-TOI:</b>	H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death & Dismemberment		
<b>Product Name:</b>	AD2500GPM Rev. 11-13 Rate Filing		
<b>Project Name/Number:</b>	Accidental Death Filings/H112-AD-SC		

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



Administrative Office | 100 Light Street, FL B1 | Baltimore | Maryland 21202-1098

December 4, 2013

NAIC #: 468-66281    FEIN #: 52-0419790

Re:    Group Accidental Death Insurance Rate Filing for  
      Forms AD2500GPM Rev. 11-13, et. al.

ATTN: Actuarial Division

Enclosed please find the rate file and actuarial memorandum corresponding to our referenced Accidental Death forms filing, which is pending in your Department under SERFF # AEGB-129322732.

Thank you for your time and consideration in the review of this filing.

Sincerely,

A handwritten signature in black ink that reads 'Suzanne Cherluka'.

Suzanne Cherluka  
Senior Contract Analyst  
410-209-5259  
suzanne.cherluka@transamerica.com

**Monumental Life Insurance Company**  
**Actuarial Memorandum**

Policy Form AD2500GPM Rev.11-13/AD2500GCM Rev.11-13  
Group Accidental Death & Dismemberment Insurance

This policy provides an accidental death and dismemberment benefit for a covered person who suffers loss of life or dismemberment as a result of

1. bodily injury caused by an accident while the insured is participating in or traveling to or from a group sponsored event, or
2. bodily injury caused by an accident while hunting.

At the option of the Company and upon agreement by the master policy holder, the policy may also provide one or both of these additional benefits:

- an accidental death benefit for a covered person who is a law enforcement officer and who dies in the line of duty
- an accidental death and dismemberment benefit for a covered person who suffers loss of life or dismemberment as a result of a felonious assault.

Applicants will be solicited by direct response methods. The product will be guaranteed issue.

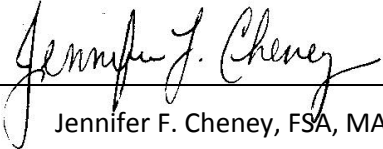
There may be multiple versions available, as established in the specific group master policy. The versions may include variations in premium rates and premium paying periods, as appropriate for the group.

Rates will be established for the first certificate year. Monumental Life Insurance Company reserves the right to adjust rates prospectively after the first certificate anniversary.

Premium rates for this policy form will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group policy is not contrary to the best interest of the public;
- the issuance of the group policy is actuarially sound;
- the issuance of the group policy will result in economies of acquisition or administration;
- the rates are not excessive, not inadequate, and not unfairly discriminatory; and
- the benefits will be reasonable in relation to the premium charged.

  
Jennifer F. Cheney, FSA, MAAA  
Associate Actuary  
November 15, 2013